AMENDMENTS TO THE SPECIFICATION

Please replace the paragraph beginning on page 6, line 3, that begins with the initial words "The following description provides an example of a typical preapproval/checkout" and ending on page 7, line 4, with the phrase "access the preapproval database 50 during each transaction." with the following amended paragraph:

---The following description provides an example of a typical preapproval/checkout scenario. The example focuses on the credit card payment scenario, but it should be clear to those skilled in the art that it is equally applicable to other forms of payment, such as debit cards, checks, electronic/Internet wallets, gift cards (electronic gift certificates), etc. A customer swipes a card at the card reader 20 as indicated in Fig. 2 (card swipe 180) illustrating a touch screen display 100. The customer checkout accelerator 10 obtains the credit card number, loyalty card number, etc. from the customer's card. The customer is then presented with a preapproval amount displayed at 130. The amount can be determined by a number of factors, e.g., configurable by the store based on historical sales amounts by transaction, plus a delta; or based on the customer's actual purchases. In the first instance, this can be the average of all electronic fund transfer (EFT) sales plus ½ of the average of the maximum EFT sales amount. In the second instance, this can be the average amount of the customer's historical purchases, plus one standard deviation. The preapproval amount is presented to the customer for his acceptance. A customer can request a larger approval amount in fixed amount increments similar to the situation in an ATM withdrawal using touch screen keyboard 120, and payment approval key 140. The request is then sent from the CCA 10 to the server application 60. The server application 60 forwards the request to the card services application 70 for processing the preapproval request. If the request is approved, it is assigned an approval number, which is stored on the store controller system server in the preapproval database 50. The server application 60 then forwards the status of the preapproval request back to the CCA 10, which in turn notifies the customer that the preapproval transaction is completed. At this point, the CCA 10 sends a message over the socket connection to the point of sale (POS) application 30 with the preapproval information. This enables the POS application 30 to store a cache 80 of preapprovals. The

benefit provided here is that the POS application 30 does not need to go back to the store controller to access the preapproval database 50 during each transaction.---

Please replace the paragraph beginning on page 8, line 1, that begins with the initial words "In another embodiment of the customer checkout accelerator 10," and ending on page 8, line 17, with the phrase "provided in the checkout lane or elsewhere within the physical store." with the following amended paragraph:

---In another embodiment of the customer checkout accelerator 10, additional marketing channels can be added as part of the checkout process. Currently, there is a trend in the retail industry in which companies find themselves in the middle of mergers, acquisitions, and partnerships. A number of these merged enterprises are companies that sell dissimilar items, for example, supermarket food items and retail store items. The most notable trends are supermarkets acquiring retailers; the advent of super stores such as Super Wal-Mart and Big KMart that combine supermarket items with retail goods; and the combination of "brick and mortar" stores with acquired "click and mortar" Internet stores. The problems faced by these combined enterprises are how to effectively leverage the sales potential of the merged enterprise. Another problem facing retailers is that they are continuously looking for new channels to market their products. For example, a "brick and mortar" store with an acquired "click and mortar" Internet store is faced with the problem of providing additional web portals for new POS channels to market the goods of each of the merged companies. An additional feature of the customer checkout accelerator 10 is the provision of an additional marketing channel for merchants at the time of an electronic payment preapproval. The marketing channel integrated into the functionality of the CCA 10 provides the store an additional POS to sell store specials, specials from the merged company, or specials from a third company (e.g., Amazon.com). The additional marketing channel feature can be provided in the checkout lane or elsewhere within the physical store.

For example, touch screen display 100 can contain a message area 110 as well as an electronic coupons key 150, a browse specials key 160, and a browse aisles key 170. ---

Please replace the paragraph beginning on page 15, line 18, that begins with the initial words "Fig. 8 illustrates the processing logic for the customer-driven option" and ending on page 16, line 7, with the phrase "Processing then resumes at logic block 426 in Fig. 4 as indicated in termination block 810." with the following amended paragraph:

---Fig. 8 illustrates the processing logic for the customer-driven option component of the customer checkout accelerator. Processing jumps from decision block 524 block 424 in Fig. 4 to logic block 800 in Fig. 8. As indicated in logic block 800, the CCA retrieves the configuration data for a customer from the customer loyalty database that is maintained by the store. The CCA displays customer selected categories of special promotional merchandise that can be added to the order as indicated in logic block 802. Next, in decision block 804, a determination is made as to whether or not items should be added to the order. If no, processing returns to logic block 426 in Fig. 4. Otherwise, processing continues in logic block 806 with the creation of a record of the items that are added to the order. The order record is then appended to the preapproval database entry as indicated in logic block 808. Processing then resumes at logic block 426 in Fig. 4 as indicated in termination block 810. ---